

Information to identify the case:

Debtor 1	<u>Alexander Monfared</u>	Social Security number or ITIN	xxx-xx-7336
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-29768-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexander Monfared

12/29/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alexander Monfared
 Debtor

Case No. 17-29768-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db	+Alexander Monfared,	34-21 Lenox Drive,	Fair Lawn, NJ 07410-4057
517094468	+Insurent Agency Corp,	Brian R Quentzel Esq,	64 North Summit Street Ste 209,
	Tenafly, NJ 07670-1034		
517094469	+Lashgari Shahram DDS,	Saddlebrook Dental Center,	160 Market Street Ste 3,
	Saddlebrook, NJ 07663-5401		
517094471	+Midland Funding,	Pressler & Pressler, Esqs,	7 Entin Road, Parsippany, New Jersey 07054-5020
517094472	+Ridgewood Veterinarian Hospital,	320 East Ridgewood Avenue,	Ridgewood, NJ 07450-3302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:45	U.S. Attorney,	970 Broad St.,
	Room 502, Rodino Federal Bldg.,	Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40	United States Trustee,	
	Office of the United States Trustee,	1085 Raymond Blvd.,	One Newark Center, Suite 2100,
	Newark, NJ 07102-5235		
517094465	EDI: BANKAMER2.COM Dec 29 2017 22:38:00	Bank of America,	PO Box 15726,
	Wilmington, Delaware 19886		
517094467	EDI: CAPITALONE.COM Dec 29 2017 22:38:00	Capital One Bank NA,	PO Box 71083,
	Charlotte, North Carolina 28272-1083		
517094470	+EDI: MID8.COM Dec 29 2017 22:38:00	Midland Credit Mgmt,	PO Box 60578,
	Los Angeles, California 90060-0578		
517094473	EDI: AISTMBL.COM Dec 29 2017 22:38:00	T Mobile,	PO Box 742596, Cincinnati, 45274
			TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517094466*	++BANK OF AMERICA,	PO BOX 982238,	EL PASO TX 79998-2238
	(address filed with court: Bank of America,	PO Box 15726,	Wilmington, Delaware 19886)
			TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Jeffrey Lester	jlester@bllaw.com,	NJ19@ecfcbis.com
Nicholas S. Brindisi	on behalf of Debtor Alexander Monfared	nbrindisi@aol.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank a/k/a Manufacturer and Traders Trust	
Company s/b/m to Hudson City Savings Bank	rsolarz@kmlawgroup.com	
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 4